

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Patent Application of:

Wendell W. ANTHONY

Serial No.: **09/077,456** Art Unit: **3684**
Filed: **May 29, 1998** Examiner: **Susanna M. MEINECKE DIAZ**
For: **IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING
TRANSACTIONS, INCLUDING HOME BANKING**

FILED ELECTRONICALLY

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RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

In response to the Final Office Action mailed July 25, 2011, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 14 of this paper.